

# DON GTCC Cardholder Certification Course

DON GTCC Cardholder Certification Course

## Lesson 1

# Introduction



[Navigation Instructions Here](#)



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November 2005

Welcome to the Department of the Navy, Government Travel Charge Card Training. This course provides you with background information, policies and procedures to assist you in performing your role in the Travel Card Program.

When you complete all lessons, you can take the Certification Test to receive your certificate of completion. This lesson will acquaint you with your responsibilities as they pertain to the Travel Card program.

Please click the forward arrow to review the course main topics.

## Course Main Topics

This course has five main topics:

- DON Government Travel Charge Card Background
- DON Government Travel Charge Card Policy
- Bank of America Policy
- How to Obtain and Properly Use a Travel Card
- How to Solve Problems Which May Arise From Using the Travel Card

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This course has five main topics which are:

- Travel Charge Card background information;
- DON policy;
- Bank of America policy;
- How to obtain and properly use a Travel Card; and,
- How to solve problems which may arise from using the Travel Card.

Click the forward arrow now to review this first lesson's objectives.

## Lesson 1 Learning Objectives

Upon successful completion of this lesson, you will be able to:

- State Cardholder responsibilities
- State Agency Program Coordinator responsibilities
- Explain DON Government Travel Charge Card background
- Define Individually Billed Accounts (IBA)



This first lesson has four learning objectives which are listed here. Read these objectives now; when you complete this course you will be tested on these objectives and those of the other lessons. When you are ready to continue, click the forward arrow to review the first of these objectives, Cardholder Responsibilities.

## Cardholder Responsibilities

- Use the Travel Card only for authorized travel expenses
- Pay the balance due on your monthly statement
- Application
- Lost/stolen card
- Prompt travel claim filing
- Your Agency Program Coordinator

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A Travel Cardholder's primary responsibility is to use the card only for authorized travel expenses, and pay the balance due on the account by the due date on the statement.

In this course, we will discuss the various policies associated with Travel Card use, how to apply for a Travel Card, what to do when you have problems, such as a lost or stolen card, and explain the importance of filing your travel claim in a timely manner.

You will also learn about the Agency Program Coordinator, or APC, and how that person is associated with the Travel Card program.

Click the forward arrow to take a closer look at some of the APC's responsibilities.

# Agency Program Coordinator

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- Sets up and monitors accounts
- Provides training
- Tracks and follows up on delinquencies
- Views all transactions
- Reports directly to the Commanding Officer or Supervisor

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The APC is the person who manages the Travel Card Program for the activity. The APC is often the intermediary between the Bank and the command. The APC also reviews all transactions, and notifies the Commanding Officer or Supervisor, of any delinquency or evidence of misuse, abuse, or fraud.

Click the forward arrow to continue.

# General Background

- Travel & Transformation Reform Act (TTRA) of 1998
- Mandates Travel Card usage for authorized government travel
- Regulated by DOD Financial Management Regulation (FMR)
- DON Travel Card Instruction
- Creates a standard payment method for authorized government travel expenses
- Improves DON cash management
- Enhances mission readiness



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Now let's review some background information about the Travel Card Program. Public Law 105-264, also known as the Travel and Transportation Reform Act of 1998, established the Travel Card program, within the Department of the Navy. This law mandates the use of a government sponsored Travel Card, for costs associated with authorized government travel. DOD Financial Management Regulation established the program for the Department of Defense, and the Department of the Navy instruction delineates specific requirements for Navy personnel.

The Travel Card program creates a standard payment method for government travel expenses, improves Department of the Navy cash management, and enhances the mission readiness.

Please click the forward arrow to continue.

## General Background

- DON personnel are required to use the Travel Card
- Travel-related expenses include lodging, meals and transportation
- Submit a claim for expense reimbursement
- Use reimbursement to pay travel billing statement

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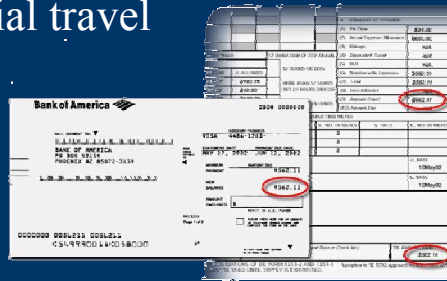
All Department of the Navy personnel are required to use the Travel Card for all official travel, unless the card is not accepted by the vendor or the person is an infrequent traveler. Travel related expenses include lodging, meals and transportation.

Personnel must submit a claim for expense reimbursement when they return from travel. The individual is reimbursed for all authorized charges incurred on the trip and the reimbursed amount is used to pay the Travel Card statement.

Click the forward arrow to look at Individually Billed Accounts.

## Individually Billed Accounts (IBA)

- Travel Card issued to an individual
- Used to pay for official travel expenses
- Government reimbursement for authorized expenses



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Individually Billed Accounts, or IBAs, are Travel Cards issued to an individual traveler who is responsible for paying the account. These cards are used to pay for authorized travel and travel related expenses. Cardholders are specifically prohibited from using Government Travel Charge Cards for personal expenses. Government reimbursement is for authorized and allowable expenses only.

Click the forward arrow to continue.

## Review of Objectives

You should now be able to:

- State Cardholder responsibilities [\(REVIEW\)](#)
- State Agency Program Coordinator responsibilities [\(REVIEW\)](#)
- Explain DON Government Travel Charge Card background [\(REVIEW\)](#)
- Define Individually Billed Accounts (IBA) [\(REVIEW\)](#)

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You have now completed Lesson 1. When you complete the entire course, you will be tested on the objectives shown here and those of the lessons that follow. Before moving on, read these objectives one more time. You can click the word (REVIEW) to go back to the appropriate slide. Then click the “return” arrow button to come back to this objectives review slide.

When you are confident you know the material, click the forward arrow to continue.

# DON GTCC Cardholder Certification Course

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## Lesson 1

# Introduction



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Congratulations! You have completed Lesson 1 of your Government Travel Charge Card Training. Close this lesson and return to the main menu by clicking on the “HOME” icon button in the navigation toolbar. On the Main Menu, click on Lesson 2, Part I, DON Policy, to continue your training.

# DON GTCC Cardholder Certification Course

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## Lesson 2, Part I

# DON Policy



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This is Part I, Lesson 2 of your Travel Cardholder training. This lesson covers several of the major points in the DON Travel Card program policy which apply to all program participants.

Please click the forward arrow to review this lesson's learning objects.

## Lesson 2 Learning Objectives

Upon successful completion of this lesson, you will be able to:

- State who should use the Travel Card and why
- Define frequent traveler
- State the basic Department of the Navy (DON) policy on Travel Card usage
- State the basic DON procedures for obtaining and using the Travel Card
- Discuss policy and guidance on Commercial Passenger Travel

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This lesson has eleven learning objectives the first five of which are listed here. When you complete this part of the lesson you should be able to:

- State who should use the Travel Card and why;
- Define a frequent traveler;
- State the basic Department of the Navy policy on travel card usage;
- State the basic Department of the Navy procedures for obtaining and using the Travel Card; and,
- Discuss policy and guidance for Commercial Passenger Travel.

Please click the forward arrow now to begin.

## GTCC Policy – Who Uses It?

- Required use by all frequent travelers
- Personnel who travel 3 or more times in a 12-month period are frequent travelers
- Usage is not mandatory for infrequent travelers



The USMC, COMLANTFLT and COMPACFLT define a frequent traveler as one who travels 5 or more times in a 12-month period.

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The Travel Card Program benefits the Department of the Navy on several level. The program improves DON cash management at all levels while enhancing individual unit readiness by using a widely accepted commercial bank issued charge card. All frequent travelers must use this card for expenses that arise during official, authorized government travel, unless otherwise exempt. Personnel who travel 3 or more times in a 12-month period are considered frequent travelers. Infrequent travelers may use the card, but usage is not mandatory.

Click the forward arrow to learn about Travel Card usage.

## GTCC Policy – Who Can't Use it?

- ***Foreign Nationals*** are not authorized to be issued Travel Cards
  - Travel expenses for foreign nationals may be placed on a centrally billed account
- ***DOD Contractors*** are not authorized to be issued Travel Cards
- However, participants of the Naval Acquisition Intern Program (NAIP) may be issued Travel Cards

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Some categories of personnel associated with the Government are not authorized to use the Travel Card. Foreign nationals are not authorized to be issued Government Travel Cards. Travel expenses for foreign nationals may be placed on a centrally billed account in support of official DOD sponsored programs or activities but they may not be issued an individually billed Travel Card account..

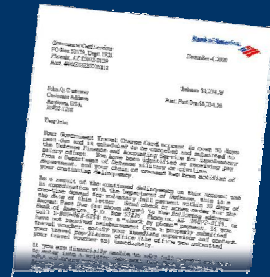
DOD Contractors are another group that are not authorized to be issued Travel Cards.

One special group that is authorized however, is Naval Acquisition Intern Program participants. They are eligible to be issued travel cards.

Click the forward arrow to learn more about Travel Card usage.

# Travel Card Usage

- Authorized government expenses
- Lodging, meals and transportation
- NOT for personal use
- May be subject to disciplinary or administrative action for delinquency



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The Travel Card should only be used for authorized, government travel related expenses, which may include lodging, meals and transportation. The Travel Card should never be used for personal purposes. In addition, the Travel Card should never be “loaned” to anyone under any circumstance; it may only be used by the Cardholder.

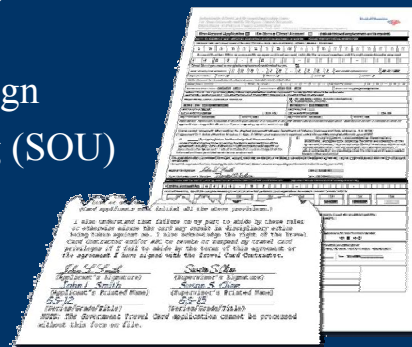
The Cardholder is responsible for paying the monthly bank statement. If the account goes unpaid and delinquency occurs, the Cardholder may be subject to disciplinary action and/or Salary Offset. We will discuss these topic in a later lesson.

Now let's look at the procedures for obtaining a Travel Card. Click the forward arrow to continue.

# Obtaining the Travel Card

- Obtain application from Agency Program Coordinator (APC)
- Complete application and sign Statement of Understanding (SOU)
- Credit check
- Statements issued monthly

Travel Card  
Application Form



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An Agency Program Coordinator or the Bank can provide a potential cardholder with the Travel Card application form. Complete the application and sign a Statement of Understanding. Once this is done, the Commanding Officer or Supervisor signs and submits the application to the APC who will forward it to the Bank for approval.

The bank will perform a credit check on each new Travel Card applicant; however, the applicant has the option to decline the credit check. If the credit check is declined a **restricted card** will be issued.

If the applicant's credit check does not meet the criteria established by the department for a standard card, a restricted card may be issued or a card may be denied based on credit score. If an individual cannot obtain a card as a result of a poor credit score, the individual is eligible to obtain a travel advance and have their airline tickets purchased on a centrally billed account. We will discuss Standard and Restricted accounts in more detail later in this lesson.

Once a card is issued, the Cardholder receives monthly statements directly from the Bank.

Please click the forward arrow to continue.

## Using the Travel Card

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- ATM Usage
- Salary Offset
- Retail Line
- Check-in/out
- Split Disbursement
- Card possession
- Permanent Change of Station (PCS)

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Before you use your Travel Card, you need to be aware of certain procedures and programs associated with use of the card. Some of these programs are listed here:

- ATM Usage;
- Retail line of credit;
- Split Disbursement;
- Salary Offset;
- Check-in & check-out requirements;
- Card possession; and,
- Permanent Change of Station.

Please click the forward arrow to take a closer look at these items.

## Using the Travel Card

- **ATM Usage**

- Authorized for official travel expenses
- Bank fee for usage is authorized and reimbursable
- Commanding Officer/Supervisor may authorize credit line increases as required

### *STANDARD ACCOUNT*

Credit Line .....	\$5,000
ATM .....	\$515
Retail .....	\$250

- **Retail line**

- Limits for purchases other than lodging, airfare and transportation
- Established on a credit line basis
- Commanding Officer/Supervisor may authorize increases as required

### *RESTRICTED ACCOUNT*

Credit Line .....	\$2,000
ATM .....	\$265
Retail .....	\$100

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First, you may use your Travel Card's ATM feature to obtain limited cash advances for authorized travel expenses. Do not use the Travel Card to obtain cash for personal use. The Bank fee charged for ATM use is an authorized, reimbursable travel expense.

Commanding Officers or Supervisors may authorize an increase in the ATM advance limit but not to exceed \$2,000. This is done primarily to ensure Cardholders have access to sufficient funds in high travel cost areas, or where the Travel Card is not accepted as payment for lodging, meals, etc.

Retail lines of credit for purchases other than lodging, airfare and transportation are established on a credit line basis. As required, Commanding Officers or Supervisors may approve a retail credit limit increase for an account. Be aware that increases on either ATM cash withdrawals or retail lines do not automatically increase the account's total credit line.

Please click the forward arrow to learn about the Split Disbursement feature of the Travel Card Program.

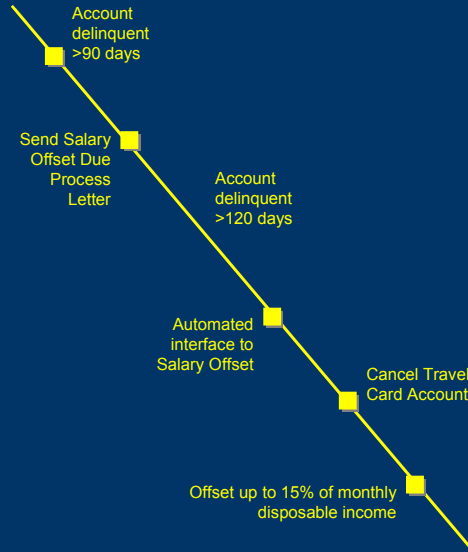
# Using the Travel Card

- **Split Disbursement**

- Mandatory for military and civilian personnel
- Payment goes directly to Bank for Travel Card expenses
- Other expenses paid directly to the Cardholder

- **Salary Offset**

- Letter of notification at 90 days delinquent
- Collection of accounts >120 days delinquent
- Up to 15% monthly disposable income used to pay account



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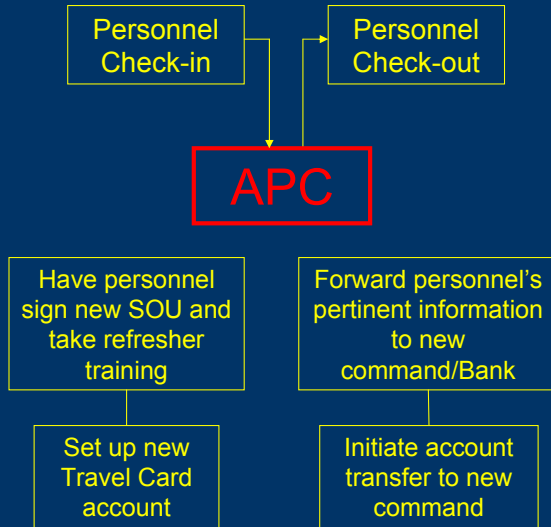
Split Disbursement is a Travel Card account payment plan. Under Split Disbursement, the Travel Card payment goes directly to the Bank thus easing the Cardholder payment responsibility. The use of Split Disbursement is mandatory for military and civilian personnel. The Bank receives direct payment for the specified amount and any remaining reimbursement is paid directly to the Cardholder. Split Disbursement is helpful in preventing delinquency.

If an account is 90 days delinquent, the Bank sends a notification letter to the Cardholder. If the account is not paid in full or payment arrangements are not made within 30 days of receiving the letter, Salary Offset goes into effect and the Travel Card is cancelled and will not be reinstated. Salary Offset is an option that allows the Bank to automatically collect payment on accounts delinquent for more than 120 days. Up to 15% of the cardholder's monthly disposable income is used to pay the delinquent account.

Please click the forward arrow to continue.

# Personnel Check-in/out

- Commanding Officer/Supervisor establishes process
- APC administrates program
- Everyone check-in/out with APC



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The Travel Card APC should be a part of the Check-in/Check-out process established by the Commanding Officer or Supervisor. Everyone must see their APC when checking-in or -out of the command. The specifics of this process are covered in more detail later in the course.

Please click the forward arrow to continue.

# Using the Travel Card

- Card Possession
  - Hold by Cardholder ONLY
  - Never held at a central location
- Permanent Change of Station (PCS)
  - Do not use for PCS expenses
  - Expenses normally funded by PCS travel advances
  - Travelers exempt from use during deployment



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This is a very important part of program policy. Only the individual to whom a Travel Card is issued should physically possess that card. Individually Billed Account Travel Cards should never be stored or retained in a central location by the commands, APCs, Commanding Officers or Supervisors.

Do not use the Travel Card for Permanent Change of Station related expenses. Reimbursement usually takes longer than other travel expenses and PCS move expenses are normally funded by PCS travel advances and advance pay.

Military or DoD civilian personnel en route to a point of departure for mission deployment are exempted from mandatory use of the Travel Card. This exemption is intended to lessen the chance of account delinquency. Use of the Travel Card under such circumstances is discouraged.

Click the forward arrow to take a look at policy regarding commercial passenger travel.

## Commercial Airline Travel

- Use GSA contracted air carriers
- Paper tickets only when electronic not available
- Process “*Lost Paper Ticket Report*” with the CTO & airline
- Traveler must reimburse Government if traveler cannot provide paper ticket or a Lost Ticket Report
- Traveler should notify CTO to have electronic ticket refunded & provide cancellation number to authorizing official

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All travelers must use the GSA contracted air carriers when making their official travel arrangements, unless City Pair Fares are not available or use of these carriers will adversely impact the mission.

Paper tickets will no longer be issued for commercial travel, except in cases where electronic tickets are not available or the mission will be adversely impacted without a paper ticket. When paper tickets must be issued, commands must track the traveler's itinerary and research the files monthly to ensure all tickets were used or processed for a refund.

If a paper ticket is lost, the traveler must file a Lost Ticket Report with the Commercial Travel Office and the airline. The traveler must provide the Approving Official a copy of all pertinent documentation so the AO can ensure that the lost ticket refund is credited to the proper fund cite. If the traveler cannot provide the paper ticket for refund or does not file a lost ticket report, the Approving Official must take the necessary actions to have the traveler reimburse the Government.

An electronic ticket is not automatically refunded if unused. If a traveler has been approved for travel and procured an electronic ticket with Government funds, the traveler or Approving Official is responsible for ensuring any unused portion of that electronic ticket is cancelled and processed for a refund. The traveler or Approving Official must contact the CTO to cancel an electronic ticket and seek the appropriate refund. Travelers are required to obtain cancellation numbers and provide them to the Approving Official for subsequent follow-ups.

Travel processed in the Defense Travel System must also be canceled in DTS and a refund requested. Please click the forward arrow to continue.

## Review of Objectives

You should now be able to:

- State who should use the Travel Card and why ([REVIEW](#))
- Define frequent traveler ([REVIEW](#))
- State the basic Department of the Navy (DON) policy on Travel Card usage ([REVIEW](#))
- State the basic DON procedures for obtaining and using the Travel Card ([REVIEW](#))
- Discuss policy and guidance for Commercial Passenger Travel ([REVIEW](#))

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You have now completed Part I of Lesson 2. When you complete the entire course, you will be tested on the objectives shown here and those of the other lessons. Before you continue, read these objectives one more time. You can click the word (REVIEW) to go back to the appropriate slide. Then click the “return” arrow button to come back to this objectives review slide.

When you are confident you know the material, click the forward arrow to continue.

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## Lesson 2, Part I

# DON Policy



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Congratulations! You have completed Lesson 2, Part I of your Travel Card training. Click on the "HOME" button in the navigation toolbar to close this lesson and return to the main menu. In the main menu, click on Lesson 2, Part II to continue this course.

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## Lesson 2, Part II

# DON Policy



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This is Lesson 2, Part II of the Travel Card training. This part of lesson 2 covers several major points in the DON Travel Card policy which apply to all program participants.

Please click the forward arrow now to review this lessons training objectives.

## Lesson 2, Part II Learning Objectives

Upon successful completion of this lesson, you will be able to:

- Define the Commanding Officer/Supervisor's responsibilities in the management of the Travel Card program
- State the individual Cardholder responsibilities in respect to the Travel Card program
- Distinguish Standard and Restricted card limitations
- Define Mission Critical status guidelines
- Discuss policy regarding transfer of Cardholders
- State where to get program update information



The six training objectives for this part of lesson two are listed here. Read these objective now and when you are ready to continue, please click the forward arrow.

## Commanding Officer & Supervisor Responsibilities

- Establish, monitor and manage Travel Card program
- Appoint Agency Program Coordinator (APC)
- Establish a Travel Card training program
- Semi-annual command evaluation & management control program reviews

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The Commanding Officer or Supervisor is responsible for establishing, monitoring and managing the Travel Card program and for the selection and appointment of an Agency Program Coordinator to manage the program. The APC is the primary liaison between the Cardholder and the Bank. The APC assists cardholders with Travel Card problems or questions and provides Commanding Officers and Supervisors with monthly Travel Card program status reports.

The Commanding Officer or Supervisor must ensure that their Cardholders are trained and understand their Travel Card responsibilities. They are also responsible for designating individuals, within the program, that have the authority to increase account credit limits.

And finally, the Commanding Officer or Supervisor must ensure that reviews are conducted of the program's command and management control at least semi-annually.

Please click the forward arrow to look at some of the individual Cardholder responsibilities.

## Individual Cardholder Responsibilities

- Complete application and sign Statement of Understanding (SOU)
- Notify APC of personal/account changes
- Notify Bank of lost/stolen card immediately
- Use for travel related expenses ONLY!
- Prompt travel claim filing
  - Within 5 days of return
  - Every 30 days for long term travel
- Prompt and full payment of account regardless of reimbursement
- Beware of Identity Theft

The image shows two documents. The top document is the 'Cardholder Application Form', which is a multi-sectioned form with various fields for personal and account information. The bottom document is the 'Statement of Understanding (SOU)', which is a smaller form with a few lines of text and a signature line. Both documents are shown as if they are being reviewed or filled out.

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Here are several of the cardholder's major responsibilities. Cardholders must comply with all Travel Card program policies and procedures beginning with proper submission of the Travel Card application form to their APC.

The Cardholder must notify the APC of any address changes, transfers, separation, retirement from the Navy, or card cancellation and must immediately notify the Bank and their APC if their Travel Card is ever lost or stolen.

The Travel Card is for authorized travel related expenses only and should never be used for personal purposes.

It is the Cardholders responsibility to file travel claims within 5 days of travel completion. During long-term travel, the cardholder should submit interim travel claims every 30 days. Prompt filing of travel claims is the best means to ensure prompt reimbursement.

One of the most important Cardholder responsibilities is prompt, full payment of their Travel Card account. Payment is expected in full upon receipt of the billing statement, whether or not reimbursement has been received. The Travel Card is a Charge Card not a Credit Card. The account must be paid in full each month.

And finally, the cardholder needs to beware of potential identity theft by fraudulent email and telephone scams. This topic is discussed in more detail in a later lesson. If you receive email or phone requests that seem questionable, do not answer them. Instead, inform your APC immediately so that proper steps can be taken to halt these attempts as quickly as possible.

# Standard Travel Card

Credit Line ..... \$5,000  
Monthly ATM ..... \$515  
Monthly Retail ..... \$250



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Standard Travel Cards are issued with a credit line of \$5,000 and a monthly ATM line for withdrawals up to \$515. The standard travel card monthly retail line is \$250.

These spend limits are the default values for a Standard Travel Card. An APC can raise these overall lines, with the Commanding Officer or Supervisor's approval, in order to meet mission requirements.

Please click the forward arrow to review the Restricted Travel Card.

# Restricted Travel Card

Credit Line .....	\$2,000
Monthly ATM .....	\$265
Monthly Retail .....	\$100



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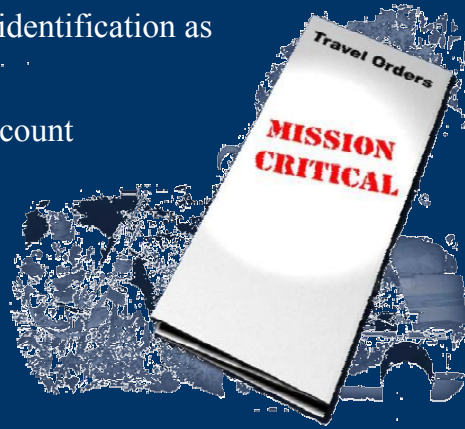
Restricted Travel Cards are issued to Cardholders who decline credit checks or do not meet the Bank's minimum credit requirements. The Commanding Officer or Supervisor may also request that a restricted card be issued to a cardholder.

The restricted card has a credit line of \$2,000, a monthly ATM withdrawal line of \$265, and a monthly retail line of \$100.

A traveler may be placed in Mission Critical status which will affect how the bank handles the account. Please click the forward arrow to look at the Mission Critical status criteria.

# Mission Critical Status

- Activity in a remote location
- Nature of mission precludes identification as government employee
- Requested by APC before account 60 days past due
- 45 day administrative period after removal from Mission Critical status
- Mission Critical period not to exceed 180 days



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Mission Critical status is determined by the APC with prior approval of the traveler's supervisor. Reasons may include activity in a remote location, which prevents the Cardholder from filing interim reports, or missions which preclude identification as a government employee.

Mission Critical status must be requested by an APC before a Cardholder's account reaches 60 days past due, and it must not be a suspended account.

All accounts must be settled within 45 days after being removed from Mission Critical status. The Mission Critical period, which includes the 45 day administrative period, cannot exceed 180 days.

The next topic is DON program policy regarding the transfer of cardholders; please click the forward arrow to continue.

## Transfer of Cardholders

- Ruling established by FMO
- If a CH is “attached to an organization for 30 or more days, account should be brought in by gaining command
- Whoever would be responsible for the account, should have the account in their hierarchy if for more than 30 days
- Organization managing account is in best position to understand the traveler’s needs

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Here is a question that arises frequently - when should a cardholder’s travel card account be transferred to a new activity? A policy ruling was made on this issue by the Assistant Secretary of the Navy, Financial Management & Comptroller, Financial Management Office.

FMO ruled that, in general, if someone is attached to an organization for more than 30 days and they will be traveling during that time period, the account should be brought into the gaining command's Travel Card hierarchy. It was ruled that whoever would be responsible for managing the account should have the account in their hierarchy if it is for a period of more than 30 days. This would facilitate such things as credit limit increases, cash increases, mission critical designation, and so forth,

The organization managing the account is in the best position to know the traveler's needs and should be able to make judgments and adjustments to the account without going back to the traveler’s previous command.

Please click the forward arrow to see where to acquire the latest policy & program information updates.

## Program Update Information

**[www.navsup.navy.mil/ccpmd](http://www.navsup.navy.mil/ccpmd)**

- Policy & Administrative Notices
  - **TCPN**: Travel Card **Policy** Notice
  - **TCAN**: Travel Card **Administrative** Notice
  - Sent to Level 3 APCs for distribution
  - Travel Card Program website, “Policy” tab
- E-mail Subscription Service
  - Register on the website under “Quick Links”

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As a Travel Card program participant, you should keep up with the most current program information. There are two easy ways to do this.

DON CCPMD Program Management Office issues two types of announcements: Policy Notices and Administrative Notices. The Policy Notices, TCPNs, are numbered in sequential order from latest release of the instruction. For example, TCPN – 1, TCPN – 2, etc. TCPNs are posted under the Travel Card Program “Policy” tab, in the “Instruction” section of the Travel Card Program web page at the address shown here. This approach places the instruction and all the updates are in one location. In order to have a complete policy instruction, you will need to print the instruction and all of the TCPNs.

Administrative Notices are procedural or informational notices which are not a part of official program policy. The numbering for the Administrative Notices, or TCANs, is based on the date issued. As these notices become outdated, they are removed from the website.

Both TCPNs and TCANs are sent by e-mail to the level 3 APCs to be distributed throughout the program hierarchy.

The [Email Subscription Service](#) is another way to stay up to date. Go to the website, and under “Quick Links” click on E-mail Subscription. A window will open allowing you to enter your contact information, e-mail address and select the card programs for which you would like to receive program updates. TCPNs and TCANs will be sent out to all Travel Card E-mail Subscription subscribers

## Review of Objectives

You should now be able to:

- Define the Commanding Officer/Supervisor's responsibilities in the management of the Travel Card program ([REVIEW](#))
- State the individual Cardholder responsibilities in respect to the Travel Card program ([REVIEW](#))
- Distinguish Standard and Restricted card limitations ([REVIEW](#))
- Define Mission Critical status guidelines ([REVIEW](#))
- Discuss policy regarding transfer of Cardholders ([REVIEW](#))
- State where to get program update information ([REVIEW](#))

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You have now completed lesson 2 of the Travel Card course.

Please take a moment to review this lessons objectives. When you complete the entire course, you will be tested on these objectives and those of the other lessons. If necessary, you can click the word (REVIEW) to go back to the appropriate slide. Then click the "return" arrow button to come back to this objectives review slide.

When you are confident you know the material, click the forward arrow to continue.

# DON GTCC Cardholder Certification Course

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## Lesson 2, Part II

# DON Policy



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Congratulations! You have completed Lesson 2 of your DON Government Travel Charge Card Training. Close this lesson and return to the main menu by clicking on the “HOME” button in the navigation toolbar. In the main menu, click on Lesson 3, Part I, Bank of America Policy, to continue your training.

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## Lesson 3, Part I

# Bank of America Policy



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This is lesson 3, part I of the Travel Cardholder training. This lesson covers several of the major Bank of America, Travel Card Program policy issues. These selected policy topics apply whether you're a Cardholder, a Commanding Officer, Supervisor, or an APC.

Let's review the objectives. Click the forward arrow to continue.

## Lesson 3 Learning Objectives

Upon successful completion of this lesson, you will be able to:

- Define EAGLS
- State BoA payment policy
- State Disputed Transactions policy
- State actions taken for lost or stolen cards
- State Bank of America's fee policy



This part of lesson 3 has five learning objectives which are listed here. These objectives and the ones from the other lessons are the basis of the post-course certification test. Read over the objectives and click the forward arrow when you're ready to continue.

## Electronic Account Government Ledger System (EAGLS)



Downloaded  
EAGLS User's Guide from:

- Secure
- Web-based
- Meets US Government Requirements
- 24 Hours a Day, 7 Days a Week
- Provides APCs with:
  - Account Management
  - Misuse/Abuse Monitoring Tools

**[www.gcsuthd.bankofamerica.com](http://www.gcsuthd.bankofamerica.com)**

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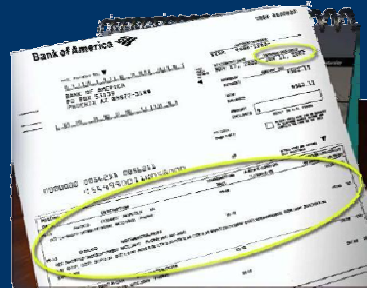
Bank of America's Electronic Account Government Ledger System (EAGLS) is a secure, web-based system designed to meet the unique requirements of US Government agencies. This system is available 24 hours a day, 7 days a week. It provides APCs with fast and easy desktop management of their Bank of America Travel Card accounts. A complete EAGLS User's Guide can be downloaded from Bank of America's website listed here.

EAGLS includes standard reports that an APC can request, view, and print to help manage the program, for example, to identify Travel Card misuse or abuse. Cardholders also have limited access to EAGLS for personal account information.

Click the forward arrow to review Bank of America's Payment Policy.

## BOA Payment Policy

- Billing cycle ends on the 17<sup>th</sup> of each month
- Statements mailed within 5 business days of cycle end
- Full payment expected even if reimbursement not received
- Due date 25 – 30 days from closing date
- All charges/activity listed on statement



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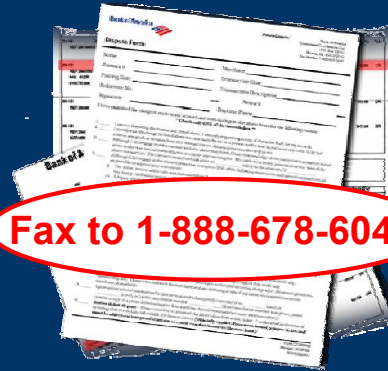
The Travel Card billing cycle ends on the 17<sup>th</sup> of each month; statements are mailed to Cardholders within 5 business days. Cardholders are expected to make payment, in full, by the due date whether or not they have received their travel expense reimbursement by that time.

The payment due dates are 25 – 30 days from the statement closing date. Statements list all charges and activity that occurred during the billing cycle. If there are incorrect transactions on the statement, you may need to dispute them.

Please click the forward arrow to review Bank of America's procedure for disputed transactions.

# Disputed Transactions

- Contact merchant first to resolve the problem
- Initiate dispute process with the Bank within 60 days of statement date
- Receive temporary credit for disputed transactions
- Obtain dispute form at:



[www.gcsuthd.bankofamerica.com/forms/pdf/C12A1198.pdf](http://www.gcsuthd.bankofamerica.com/forms/pdf/C12A1198.pdf)

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If a monthly statement includes an incorrect transaction, the cardholder should contact the merchant to request clarification and attempt to resolve the problem. If the issue is not resolved by the merchant or is a billing error, the cardholder must submit a Dispute Form to the Bank within 60 days of the statement on which the transaction first appeared. The Cardholder must provide any pertinent information or documentation regarding the dispute along with the dispute form.

The 60 day dispute limit is important. If the dispute process is not begun on time, the Cardholder will be responsible for the transactions. The dispute form can be obtained at the website listed on the screen and faxed to the bank at the number shown here.

The account will receive temporary credit for the disputed transaction until it is resolved. If the charge is incorrect, generally the merchant will reverse it and it will appear as a credit on the next statement.

Let's look at what to do if your Travel Card is lost or stolen. Please click the forward arrow to continue.

## Lost/Stolen Travel Card

- Report lost/stolen card to:
  - Bank
  - APC
- Account immediately cancelled
- New Travel Card received within 7 – 10 business days
- Cardholder responsible for charges before card reported lost/stolen
- Previous authorized activity transferred to new account

**Call On Phone:**

CONUS: 1-800-472-1424

OCONUS: 1-757-441-4124

**In Writing:**

Bank of America Security  
Department PO Box  
1350 Norfolk, VA 23501

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If your Travel Card is lost or stolen, immediately report it to the Bank and follow up with your APC. Once you have reported your card lost or stolen, it will immediately be cancelled. The Bank will issue you a Travel Card with a new account number and PIN within 10 business days.

You are only responsible for valid charges made before the Travel Card was reported lost or stolen. All previously authorized activity, disputed and undisputed, will be transferred to the new account.

Please click the forward arrow to look at the Bank's Travel Card fees.

## Bank of America Fee Policy



### Late Fees:

- After 75 Days
- **\$29** every 30 days
- Reimbursable for Mission Critical status only



### Return Check Fees:

- **\$29** for insufficient funds
- Not reimbursable



### Pay by Phone Fee:

- **\$10** for payment over the phone
- Charged to Cardholder's account
- Not reimbursable



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There are several Bank of America fees associated with the Government Travel Charge Card, for example, late fees. Late fees are applied to your account beginning 75 days from the initial statement date. There is a \$29 charge for each 30 day cycle. These fees are not reimbursable unless the account is in Mission Critical status.

There is a non-reimbursable \$29 fee for each check returned due to insufficient funds.

A non-reimbursable fee is charged to the Cardholder's account if they make a payment over the telephone; the pay-by-phone fee is \$10.00.

Please click the forward arrow to see more information regarding bank fees.

## Bank of America Fee Policy

### **\$** Expeditious Delivery of Card:

- **\$20** emergency card replacement for those on travel
- Reimbursable

### **\$** ATM usage:

- **3%** or **\$2** (greater amount applies)
- Reimbursable



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There is a reimbursable, \$20 fee for the expeditious deliver of an emergency replacement card to persons who are in a travel status.

And finally, there is a 3% fee for ATM usage or \$2, whichever is greater. This fee is also reimbursable.

Please click the forward arrow to continue.

## Review of Objectives

You should now be able to:

- Define EAGLS [\(REVIEW\)](#)
- State BoA payment policy [\(REVIEW\)](#)
- State Disputed Transactions policy [\(REVIEW\)](#)
- State actions taken for lost or stolen cards  
[\(REVIEW\)](#)
- State Bank of America's fee policy [\(REVIEW\)](#)

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You have now completed part I of lesson 3. When you complete the entire course, you will be tested on these objectives and those of the other lessons. Before moving on, read these objectives one more time. You can click the word (REVIEW) to go back to the appropriate content slide. Then click the “return” arrow button in the navigation toolbar to come back to this objectives review slide.

When you are confident you know the material, click the forward arrow to continue.

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## Lesson 3, Part I

# Bank of America Policy



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Congratulations! You have completed Lesson 3, Part I of your Travel Card course. Close this lesson and return to the main menu by clicking on the "HOME" button in the navigation toolbar. In the Main Menu, click on Lesson 3, Part II to continue your training.

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## Lesson 3, Part II

# Bank of America Policy



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This is Part II of Lesson 3 of the Travel Card, Cardholder course. This lesson continues the discussion of the Bank of America major policies. These policies apply for the Travel Card program whether you're a Cardholder, a Commanding Officer, Supervisor, or an APC.

Let's review the learning objectives. Click the forward arrow to continue.

## Lesson 3 Learning Objectives

Upon successful completion of this lesson, you will be able to:

- State account activation requirements
- State Salary Offset dispute process
- State the Reduced Payment Plan option
- State when BOA will close or cancel Travel Card accounts
- State the requirements for reinstatement of a closed account

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These are the five objectives for this second part of lesson 3 . Take a moment to study them. When you are ready to continue, click the forward arrow to review the topic of account activation requirements.

## Card Activation

- Cardholder must activated the Travel Card before first use
- Bank automatically closes an account when not used in 12 month period



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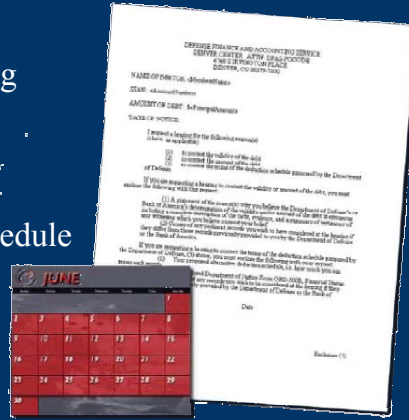


You must activate your Travel card before you can use it the first time. The new card will have activation information on it as shown here. Once you activate your account, if it is not used in any 12-month period, it is automatically closed by the Bank.

Please click the forward arrow to review the Salary Offset Dispute Process.

# Salary Offset Dispute Process

- Salary Offset/Due Process Notification Letter sent at 90 days delinquent
- Cardholder may petition for hearing to dispute:
  - Validity or amount of debt
  - Amount of proposed offset schedule
- Hearing request temporarily suspends Salary Offset initiation
- Request must be filed within 30 days of Due Process Notification Letter receipt



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Your account balance must be paid in full each month. Your Travel Card is a Charge Card not a Credit Card. If your account falls into arrears, the bank will begin a Salary Offset process to recoup its funds. Once an account is 90 days delinquent, the bank sends out a Salary Offset Due Process Notification Letter. Bank of America provides a dispute process for those accounts in Salary Offset.

The Cardholder may petition for a hearing and dispute the validity or amount of the debt and/or the proposed offset schedule. If a hearing is requested, the initiation of the Salary Offset is temporarily suspended.

A request for a hearing must be filed within 30 days of the Due Process Notification Letter.

Please click the forward arrow to continue.

# Salary Offset Dispute Process

- **Disputing Validity or Amount of Debt ?**

include:

- Statement of why
- Copies of pertinent records

- **Disputing Offset Schedule ?**

include:

- Alternative deduction schedule
- Department of Justice Form OBD-500B, Financial Status
- Copies of pertinent records

The image shows two forms. The top form is a 'DEFENSE FINANCE AND ACCOUNTING SERVICE' document. It contains fields for 'NAME OF DEBTOR: John S. Smith', 'SSN: 234-56-7890', and 'AMOUNT OF DEBT: \$450.11'. It also has a 'DATE OF NOTICE: 10/01/02'. Below this, it says 'I request a hearing for the following reason(s) (check as applicable):' and lists two options: '(1) To contest the validity of the debt' and '(2) To contest the amount of the debt'. The second option is highlighted in red. Below this, it says 'If you are requesting a hearing to contest the validity or amount of the debt, you must enclose the following with this request:'. The bottom form is a 'Department of Justice Form OBD-500B, Financial Status'. It has a table with columns for 'Deduction', 'Amount', 'Frequency', and 'Start Date'. The table is currently empty.

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If a Cardholder requests a hearing to dispute the validity or amount of debt, he or she must provide a statement as to why they are contesting the validity or amount, as well as copies of pertinent records.

For a hearing request disputing the proposed offset schedule, the Cardholder must provide three pieces of documentation, specifically, an alternative deduction schedule, the Department of Justice Form OBD 500B, Financial Status, and copies of pertinent records.

Please click the forward arrow to review Reduced Payment Plan.

# Reduced Payment Plan (RPP)

- Payment agreement between Cardholder and Bank
- Available to Cardholder before Salary Offset initiation
- Written agreement required
- Travel Card account suspended/deactivated



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To avoid Salary Offset, the Cardholder may choose the Reduced Payment Plan, or RPP. This plan is an agreement between the Cardholder and the Bank.

The Reduced Payment Plan is available anytime before Salary Offset takes place, which is 120 days. It requires a written agreement. During this time, your Travel Card is suspended and the account deactivated.

Please click the forward arrow to continue.

## Reduced Payment Plan (RPP)

- RPP Fees:
  - \$45 set up
  - \$29 (each) late payment
  - \$10 monthly maintenance fee
- APC may request reinstatement with successful completion
- Automatic rollover into Salary Offset upon Cardholder default



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The Reduced Payment Plan has a \$45 set-up fee and fees of \$29 for each late payment. There is also a \$10 monthly maintenance fee that remains in effect until the account is paid in full and aged current.

If the Cardholder enrolls prior to 120 days past billing and successfully completes the RPP, their APC can request reinstatement as a Restricted account with firm limits.

If the Cardholder defaults while in the RPP, the account automatically rolls into Salary Offset and their card is cancelled.

Please click the forward arrow to see two examples that illustrates the Reduced Payment Plan.

## Reduced Payment Plan (RPP)

- At 65 days delinquent:
  - No late fees
  - \$45 set up fee
  - \$10 monthly maintenance fee
- At 95 days delinquent:
  - 2 late fees of \$29 (60 & 90 day cycles)
  - \$45 set up fee
  - \$10 monthly maintenance fee



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If an RPP is implemented at 65 days delinquent, no late fees have been assessed to the account. Late fees do not begin until day 75. The Cardholder would only have the \$45 set up fee and the monthly \$10 fee charged to their account.

If the Cardholder signs up for RPP at 95 days delinquent, there would be 2 late fees of \$29 each, as well as the \$45 set up fee and the monthly \$10 fee charged to their account.

Please click the forward arrow to review account closures and cancellations.

Closed	Cancelled
	
<ul style="list-style-type: none"><li>• No activity on the account for a 12 month period</li><li>• Never used accounts</li><li>• Transactions less than \$1,000 and no activity in the last 3 months</li><li>• Infrequent traveler status</li><li>• APC requested closure</li><li>• Misuse of account</li></ul>	<ul style="list-style-type: none"><li>• 2 Checks returned due to insufficient funds in a 12 month period</li><li>• 2 Suspensions in a 12 month period on the next suspension</li><li>• No activity on the account for a 24 month period of time</li><li>• Salary Offset</li><li>• Fiscal irresponsibility</li></ul>

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Navigation icons: Home, Back, Forward, Search, etc.

Let's look at some reasons why Bank of America would close or cancel an account. The bank will close accounts for the following reasons:

- No activity on the account for a 12 month period;
- Accounts that have never been used;
- Accounts with transactions less than \$1,000 and no activity in the last 3 months;
- A change to Infrequent traveler status;
- An APC request to close an account; and,
- Misuse of an account.

The bank will cancel accounts for these reasons:

- 2 checks returned due to insufficient funds in a 12 month period;
- 2 suspensions in a 12 month period on the next suspension;
- No activity on the account for a 24 month period of time;
- Salary Offset; and,
- Fiscal irresponsibility.

Please click the forward arrow to review the reinstatement policy.

## Reinstatement Policy

- Effective 15 JUN 04, a new reinstatement policy was issued for DOD Individually Billed Accounts closed due to delinquency
- Cardholders must meet set criteria
- \$29 reinstatement fee (not reimbursed by DOD)
- Reinstatement application can be found at [www.gcsuthd.bankofamerica.com/forms/gsaforms/reinibcadod.asp](http://www.gcsuthd.bankofamerica.com/forms/gsaforms/reinibcadod.asp)

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Effective June 15, 2004, the reinstatement policy was revised to allow reinstatement applications to be made by DOD cardholders who have had their accounts cancelled due to delinquency. In order to be approved for reinstatement, cardholders must meet set criteria and agree to a \$29 reinstatement fee, which is non-reimbursed. This fee covers the expense of reinstatement processing. A new reinstatement application form is available via Bank of America's online EAGLS system.

Please click the forward arrow to look at the reinstatement criteria.

# Criteria for Reinstatement

## *Existing Account:*

- Cannot have been charged off as a bad debt
- Balance must be paid in full for a minimum of 60 days
- Must not have any payments returned to bank for insufficient funds (NSF) in the previous 12 months and no more than 3 NSF payments in the life of the account

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The criteria for reinstatement for an existing account are as follows:

- The account cannot have been charged off as bad debt;
- The balance must have been paid in full for a minimum of 60 days; and,
- There must not have any payments returned to the bank for insufficient funds in the previous 12 months and no more than 3 insufficient funds payments in the life of the account.

Please click the forward arrow to continue with the criteria for reinstatement.

# Criteria for Reinstatement

## *Cardholder must agree to:*

- Credit check (cardholder must meet minimum credit score requirements)
- Payment of the reinstatement fee of \$29,
- If the reinstated account cancels, the cardholder will not be considered a second time

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As additional criteria for reinstatement, the cardholder must agree to a credit check and must meet the minimum credit score requirements. The cardholder must agree to payment of the reinstatement fee of \$29, which will be billed upon reinstatement and appear on the cardholder's next billing statement. And, finally, the cardholder must understand that if the reinstated account cancels, the cardholder will NOT be considered a second time.

Please click the forward arrow to continue.

## Reinstatement Policy

- *If declined*, cardholders receives letter stating the reason(s) and the APC will be notified
- *If approved*, the account will be opened as a *restricted account*
- Cardholder will receive *written approval* via mail
- Replacement plastic is need must be indicated in the appropriate box on the reinstatement application
- If requested, *expedited delivery fee* is \$20

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If a cardholder's application for reinstatement is declined, the cardholder will receive a letter stating the reason for the decline. If the application cannot be processed, the APC will be notified. Please notice that all requirements for reinstatement applications will be the same as for a new application, for example: physical address, phone numbers, signatures, etc.

If approved, the account will be opened as a restricted account, which the APC must activate prior to use. The cardholder will receive written notification of the approval through the mail. If the cardholder requires replacement plastic, the request must be indicated in the appropriate box on the reinstatement application, and the card will be sent via the US Postal Service, First Class Mail. If expedited delivery is requested, a corresponding delivery fee of \$20 will be billed and appear on the cardholder's next billing statement.

Please click the forward arrow to continue.

## Review of Objectives

You should now be able to:

- State account activation requirements [\(REVIEW\)](#)
- State Salary Offset dispute process [\(REVIEW\)](#)
- State the Reduced Payment Plan option [\(REVIEW\)](#)
- State when BOA will close or cancel Travel Card accounts [\(REVIEW\)](#)
- State the requirements for reinstatement of a closed account [\(REVIEW\)](#)

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You have now completed Lesson 3. When you complete the entire course, you will be tested on the objectives shown here and those of the other lessons. Before moving on, read these objectives one more time. You can click the word (REVIEW) to go back to the appropriate slide. Then click the “return” arrow button in the navigation toolbar to come back to this objectives review slide.

When you are confident you know the material, click the forward arrow to continue.

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## Lesson 3, Part II

# Bank of America Policy



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Congratulations! You have completed Lesson 3 of your Travel Card, Cardholder course. Close this lesson and return to the main menu by clicking on the “HOME” button in the navigation toolbar. In the Main Menu, click on Lesson 4, Obtaining & Using a Travel Card, to continue your training.

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## Lesson 4

# Obtaining & Using the Travel Card



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This is lesson 4 of the Travel Card, Cardholder course. When you complete all lessons, you can take the certification test to receive your certificate of completion. Let's review this lessons objectives. Click the forward arrow to continue.

## Lesson 4 Learning Objectives

Upon successful completion of this lesson, you will be able to:

- State the procedures for obtaining a Travel Card
- Define acceptable usage of the Travel Card
- Define the procedure for filing a travel voucher
- Discuss payment responsibilities and how Split Disbursement can prevent delinquency
- State the check-in/out procedures



This lesson is based on the five learning objectives listed here. Read them over and when you are ready, click the forward arrow to begin the first topic - obtaining a Travel Card.

# Obtaining a Travel Card

- Obtain application from APC or Bank
- Read “Terms and Conditions”
- Sign Statement of Understanding (SOU)
- Return signed application to APC
- APC sends application to Bank



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The first step in obtaining a Travel Card is to complete an application. Although they are available at the Bank, you are encouraged to get the application form from your APC. Complete the application which includes an address where your Travel Card statement can be mailed. Read the terms and conditions before signing the application and retain a copy for your records.

You must also read and sign the Statement of Understanding. This states that you understand the Travel Card program policies and procedures. Your application will not be processed if your APC does not have a signed SOU.

Return the signed application to your APC who will forward it to the bank for approval.

Please click the forward arrow continue.

## Receiving a Travel Card

- Application processed within 10 days
- BOA mails Personal Identification Number (PIN) separately
- Sign and activate Travel Card



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Once your application is received, the Bank will process it within 10 days. When you receive your Travel Card, read the Cardholder Agreement, which contains very important account information. Retain this agreement for your records. Sign your Travel Card and follow the instructions to activate it. Also, notify your APC that you received your card.

For security purposes, Bank of America mails your Personal Identification Number, or PIN, for ATM access, separately.

Now that your card is ready to use, let's look at some of your responsibilities as a cardholder.

Click the forward arrow to continue.

# Travel Card Responsibilities

- Personally liable for all charges
- Can affect credit rating
- Administrative action for delinquent accounts



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It is important to remember you are personally liable for all charges on your Travel Card. A delinquent or canceled account may adversely affect your credit rating. Since you are personally liable, you may be subject to disciplinary or administrative action for delinquent accounts.

Proper use of Travel Card and a clear understanding of your payment responsibilities will keep your account and credit rating in good standing. Click the forward arrow to review some general guidelines for using your Travel Card.

## Using the Travel Card

- Authorized government travel expenses
- Lodging, meals and transportation
- NOT for personal use
- ATM usage for official travel expenses
- Account information via EAGLS

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You will use your Travel Card for authorized, government related expenses, which may include lodging, meals and transportation. Do not use the card for personal use and remember, you are the only one authorized to make transactions.

Use the ATM feature of the Travel Card to obtain cash for expenses relating to official government travel. Do not use ATMs to obtain cash for personal expenses. ATM usage fees are 3% of the total amount withdrawn, or \$2, whichever is greater.

With your Travel Card, you have access to your account information through the Electronic Account Government Ledger System, referred to as EAGLS. This is a management tool to view and maintain your account.

Let's look at an example that illustrates proper Travel Card usage and the importance of monitoring your Travel Card account. Please click the forward arrow to see how our traveler, Jane, uses her Travel Card.

## Using the Travel Card

- Jane attempts to use her Travel Card Saturday evening to pay for a meal
- Charge is declined due to an insufficient credit line
- Reluctant to use cash because TDY is scheduled to run through the next week
- Potential problem - she may run out of cash during the rest of her TDY



To Spend or Not  
Spend, that is the  
question!

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Jane is on official government business and attempts to use her Travel Card on a Saturday evening to pay for her dinner. The waiter informs her that the card is declined due to an insufficient credit line. She has enough cash to pay for the meal, but is reluctant to use it because her TDY is scheduled through next week. This could potentially become a problem for Jane as her TDY continues.

Please click the forward arrow now.

## Using the Travel Card

- Use Travel Card to avoid future problems during TDY
- Contact Bank - APC is unavailable
- The Bank's policy – no traveler stranded
- Bank approves this particular transaction
- Jane needs a credit line increase



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Jane decides that she should use her Travel Card to avoid any future problems during her TDY. In order to do this, she contacts the Bank to review the situation since it's Saturday and her APC is unavailable.

The Bank's policy does not permit them to leave a traveler stranded while on official government travel, so the Bank approves this particular transaction until Jane's credit line increase is requested.

Click the forward arrow to continue.

## Using the Travel Card

- Jane should immediately contact her APC or Commanding Officer/Supervisor and request a credit line increase
- Jane demonstrated proper judgment
- Could have prevented the situation - meet with APC prior to traveling

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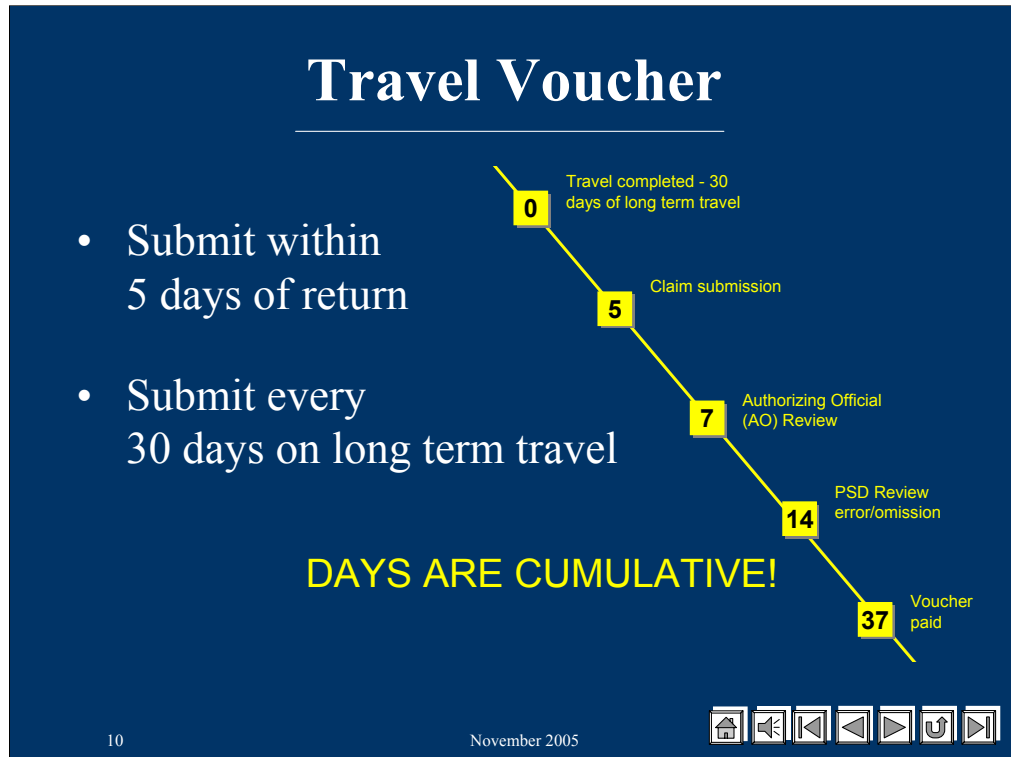
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What follow up action should Jane take regarding this situation? On Monday, Jane should immediately contact her APC, Commanding Officer or Supervisor and request a credit line increase to cover the remainder of her trip.

Jane demonstrated proper judgment in deciding to use her Travel Card, since her meal was an authorized expense. She could have prevented the situation entirely if she had met with her APC prior to traveling. The APC could have reviewed her account status and made any credit line adjustments at that time.

Please click the forward arrow to continue.



You need to complete and submit your travel voucher within 5 days of returning from official travel. When you are on long term travel, you must complete and submit a travel voucher every 30 days. In order to assure that your financial office can process your voucher without delays, make sure the voucher is completed accurately. If you are not sure how to complete the voucher, check with you APC to see what training is available for your particular system or process for voucher creation.

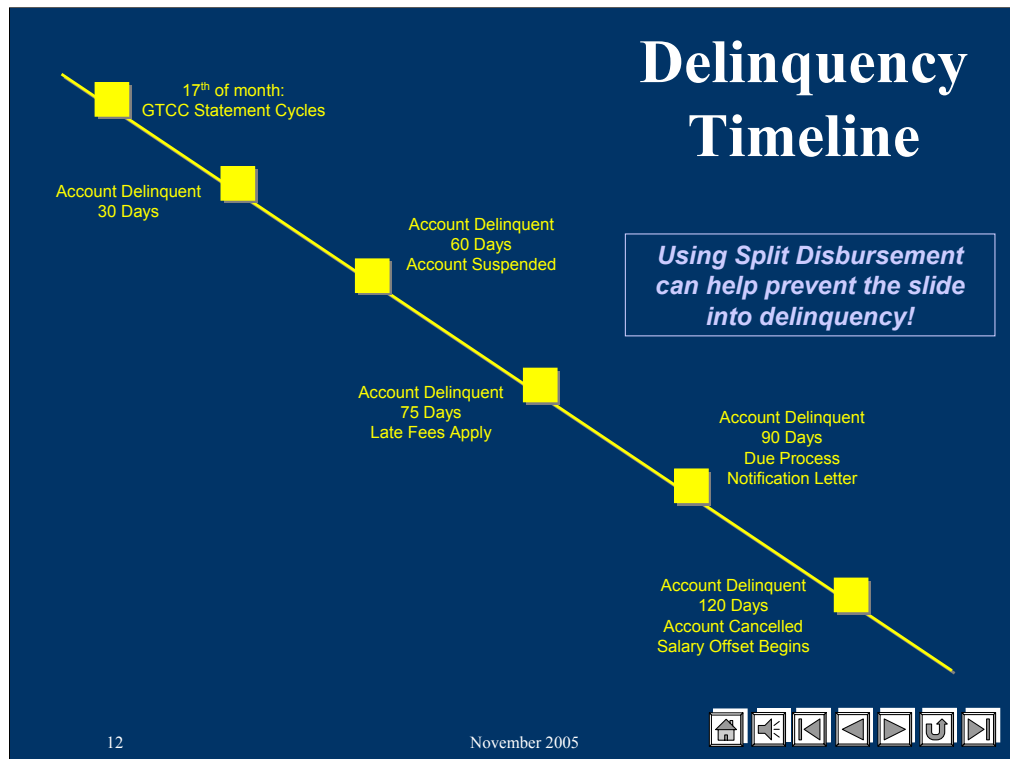
This timeline illustrates how your travel voucher is processed.

Please click the forward arrow to continue.

# Travel Card Payment

- Billing cycle ends 17<sup>th</sup> of each month
- Statements mailed within 5 business days
- Full payment expected
- Suspended after 60 days
- Split Disbursement
  - Payment directly to the Bank
  - Mandatory - military and civilian

<b>TRAVEL VOUCHER OR SUBVOUCHER</b>		State Primary duty station (Use Organization or branch/ subunit)	
1. PAYABLE TO	(Check one) State Travel (T) <input type="checkbox"/> ( ) Transfers in Charge	2. TYPE OF PAYMENT (J) <input type="checkbox"/> ( ) Travel (T) <input checked="" type="checkbox"/>	
3. PAYMENT MADE BY	( ) Cash <input type="checkbox"/> ( ) Check <input checked="" type="checkbox"/>	4. GROSS ( ) ( )	
5. NAME (Last, First, Middle Last Name-Initial) Smith, John L.		6. GRADE ( ) ( )	
7. ADDRESS - 1500 STABLE 1234 Government Blvd. CARLE, CA 97000		8. CITY Carle	
9. TRAVEL ORDER NUMBER 123456789		10. RECEIVING OFFICE ( )	
11. ORGANIZATION AND STATION Department of Defense		12. EXPIRATION DATE ( )	
13. INCURRED BY ( ) of official duties as applicable ( )		14. DATE OF TRIP ( )	
15. RELATIONSHIP ( )		16. TRIP PURPOSE ( )	
17. REVENUE ( )		18. REASON FOR TRIP ( )	
19. DATE 8/18/02		20. SIGNATURE ( )	
21. DATE 8/18/02		22. SIGNATURE ( )	
23. DATE 8/18/02		24. SIGNATURE ( )	



This timeline illustrates what happens to your account status if payment is not made on time. As you can see, Split Disbursement will help prevent you from falling into delinquency.

Please click the forward arrow to look at an example that illustrates how your Travel Card account can become delinquent and how the Split Disbursement process helps you avoid delinquency.

## Travel Card Payment

- John files travel voucher & receives reimbursement before Travel Card statement arrives
- Spends reimbursement planning to pay the statement with his EOM pay
- Uses EOM for car repairs - puts off Travel Card bill again
- Delay continues for 3 months, his Travel Card bill increases due to late fees



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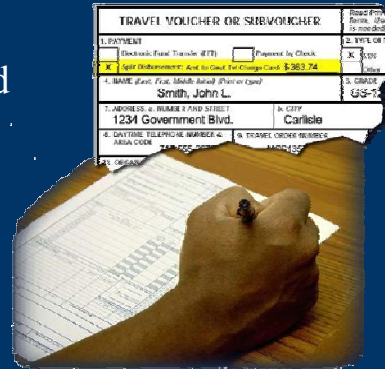
In this example, John returns from TDY and files his travel voucher within 5 days. He receives his reimbursement 10 days later. By the time his Travel Card statement arrives, he has already spent the money on something else, but plans to pay the statement with his End of Month pay.

Unfortunately, his car breaks down and he uses that pay for repairs and puts off his Travel Card bill. He continues putting off his Travel Card bill for 3 months and it's balance steadily increases due to late fees.

John's account is now delinquent and he faces administrative actions. Click the forward arrow to see one way he could have avoided this problem.

## Travel Card Payment

- Use appropriate portion of reimbursement to pay Travel Card statement
- Split Disbursement on travel voucher sends the Travel Card reimbursement directly to the Bank
- John would **not** have a delinquent account



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The obvious solution would have been for John to save an appropriate amount of his reimbursement to pay the Travel Card statement when it arrived. John's Travel Card account problem stems from a lack of financial discipline coupled with an unfortunate situation.

With Split Disbursement, the Travel Card expense reimbursement would have gone directly to the Bank and John wouldn't have spent that money on other things. Although he had every intention of paying the Travel Card bill on time, unforeseen circumstances caused him to delay his payment and his account became delinquent.

Now let's look at one more cardholder responsibility – checking-in or –out with your APC.

Please click the forward arrow to continue.

## Check-in/Check-out Procedures

- **Check-in**

- Sign new Statement of Understanding (SOU) and take refresher training
- Current address information

- **Check-out**

- Be sure APC has estimated date at new command
- Inform APC of new address to update your account



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When you change assignments, you need to follow proper procedures for check-in and check-out. When checking-in with your new APC, you will need to sign a new Statement of Understanding and possibly take Cardholder refresher training. In addition, you will need to provide the APC with your current address or any other changes that may affect your account.

When checking-out, provide the APC with your new command and estimated arrival date. Also, make sure you give your new address to the APC so your account information can be updated to ensure you receive your bank statements promptly.

Please click the forward arrow to continue.

## Review of Objectives

You should now be able to:

- State the procedures for obtaining a Travel Card [\(REVIEW\)](#)
- Define acceptable usage of the Travel Card [\(REVIEW\)](#)
- Define the procedure for filing a travel voucher [\(REVIEW\)](#)
- Discuss payment responsibilities and how Split Disbursement can prevent delinquency [\(REVIEW\)](#)
- State the check-in/out procedures [\(REVIEW\)](#)

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This completes lesson 4. When you complete the entire course, you will be tested on the objectives shown here and those from the other lessons. Before moving on, read these objectives one more time. You can click the word (REVIEW) to go back to the appropriate slide. Then click the “return” arrow button to come back to this objectives review slide.

When you are confident you know the material, click the forward arrow to continue.

DON GTCC Cardholder Certification Course

## Lesson 4

# Obtaining & Using the Travel Card



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Congratulations! You have completed Lesson 4 of your Cardholder training. Close this lesson and return to the main menu by clicking on the "HOME" button in the navigation toolbar. In the main menu, click on Lesson 5, Problem Solving, to continue your training.

# DON GTCC Cardholder Certification Course

DON GTCC Cardholder Certification Course

## Lesson 5, Part I

# Problem Solving



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This is Part I of Lesson 5 of the Travel Card Cardholder certification course. Click the forward arrow now to review this lesson's objectives.

## Lesson 5 Learning Objectives

Upon successful completion of this lesson, you will be able to:

- Dispute a charge
- State the process for requesting a refund if you have a credit balance on your account
- Define the procedure for an address change
- Define the procedure for reporting lost/stolen cards
- Define Mission Critical status



These are the training objectives for this part of lesson five; read them over now. These objectives and those of the other lessons form the basis of the certification test. When you are ready to continue, click the forward arrow.

# Disputed Charges

- Incorrect transaction
- Contact merchant first to resolve the problem
- Initiate dispute process **within 60 days of statement date**
- Receive temporary credit for disputed transactions



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Our first topic is disputed charges. When you receive your statement, it may include an incorrect transaction. You can dispute transactions with which you disagree.

If your statement has an incorrect transaction, first contact the merchant and request clarification and try to resolve the problem. If the charge is incorrect, generally the merchant will reverse it and a credit will appear on your next statement.

If the issue is not resolved with the merchant or is a billing error, you must submit a dispute form with the Bank within 60 days of the statement on which the transaction was posted. You will be held responsible for any disputed transactions if the process is not begun on time.

You will receive temporary credit from the Bank for the disputed transaction until it is resolved. Let's look at an example of the dispute process.

Please click the forward arrow to continue.

## Disputed Charges

- George finds a single transaction of \$265.94 for a 3-night stay at the Marriott in Chantilly, VA
- He was not on official government travel then
- Hotel verifies that Travel Card was “electronically swiped”
- Different name than the one on the card



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In his monthly statement, George finds a single transaction of \$265.94 for a 3-night stay at the Marriott in Chantilly, Virginia. When he checks the dates, he finds that he was in Mississippi on personal leave, not on official government travel, during that time.

George follows up with a call to the hotel which verifies that his Travel Card was electronically swiped at check-in by an individual with a different last name than the one on the card.

Click the forward arrow to continue.

## Disputed Charges

- Notify APC of transaction and complete dispute form
- Files dispute with Bank within 60 days of statement date
- Allows Bank to suspend the charge pending investigation
- After 60 days, forfeit any dispute rights and liable for the charges
- Example of fraudulent activity
- Close the account and request a new card



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George immediately notifies his APC of the transaction and then completes the Dispute form on the back of his bank statement. By filing his dispute with the Bank within 60 days of the statement date on which the transaction was posted, he preserved his right to dispute the transaction. The dispute form allows the Bank to suspend the charge pending an investigation of the questionable transaction.

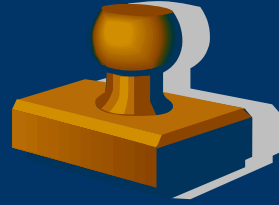
If George had waited until after the 60 days to file his dispute form with the Bank, he would have forfeited any dispute rights and would have been liable for the charge. By promptly reviewing his monthly statement, recognizing the incorrect transaction, and filing a dispute form with the Bank within 60 days, George prevented a possible billing nightmare.

This is not only a disputed charge, but an example of fraudulent activity. Obviously, someone else has George's account information. In addition to disputing the charge, he should have his account closed and have a new card issued.

Please click the forward arrow to look at three more procedures that can help you avoid potential Travel Card problems.

## Credit Balance

- Account has a credit balance
- Do NOT make an unauthorized charge to “use up” this credit – that’s MISUSE
- Contact your APC
- APC submits request to bank to have the credit balance refunded to the Cardholder



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If you have inadvertently paid too much to the bank on your Travel Card account and have a credit balance, do NOT make an unauthorized charge in order to “use up” the credit - that could be labeled as misuse of the card. Instead, please contact your APC who can submit a request to the bank to have the credit balance refunded to you in the form of a check.

Please click the forward arrow to review address changes.

## Address Change

- Form on back of billing statement
- Bank's toll free number:

**1-800-472-1424**

- APC update EAGLS - preferred method

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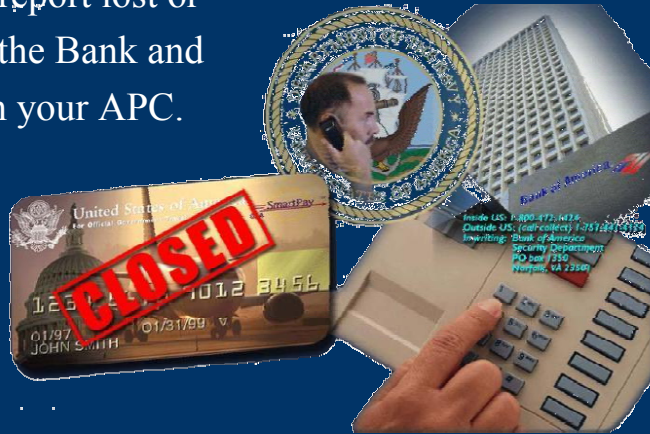


If you have a change of address, notify your APC so you receive your Travel Card billing statement on time. There are 3 ways to initiate your address update. You can use the form provided on the back of your statement, call the Bank's toll free phone number at 1-800-472-1424, or contact your APC to update your address in EAGLS. The latter method is the preferred approach.

Please click the forward arrow to continue.

# Lost/Stolen Travel Card

**Immediately** report lost or stolen card to the Bank and follow up with your APC.



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If your Travel Card is lost or stolen, immediately report it to the Bank and then follow up with your APC. Your account will be closed and you are then only responsible for valid charges, disputed or undisputed, that were made before the Travel Card was reported lost or stolen.

Please click the forward arrow to continue.

## Mission Critical Status

- Activity in a remote location
- Mission precludes identification as a government employee
- Requested by APC before account 60 days past due
- Orders state “Mission Critical status”



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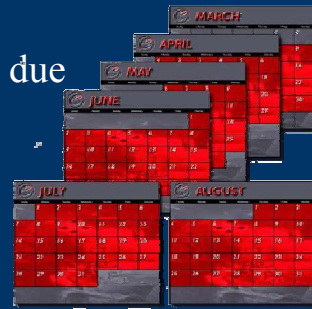
Your account can be placed in Mission Critical status; this will be determined by your APC. Reasons may include activity in a remote location which prevents the Cardholder from filing interim reports, or missions which preclude identification as a government employee.

Mission Critical status must be requested by your APC before your account reaches 60 days past due and your travel orders **MUST** state Mission Critical status.

Please click the forward arrow to continue.

# Mission Critical Status

- Will not suspend or cancel account during Mission Critical status
- Late fees are reimbursable
- Status requested before 60 days past due
- 45 day admin period after removal from Mission Critical status
- Mission Critical period not to exceed 180 days



Mission Critical Status  
6 Month Limit

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During your Mission Critical status, the Bank will not suspend or cancel your account. You will receive notification letters during this time and may have late fees charged to your account but the fees are reimbursable.

Once you're removed from Mission Critical status, your account must be settled within 45 days. The Mission Critical period, which includes the 45 day administrative period, cannot exceed 180 days.

Please click the forward arrow to review this lesson's objectives.

## Review of Objectives

You should now be able to:

- Dispute a charge [\(REVIEW\)](#)
- State the process for requesting a refund if you have a credit balance on your account [\(REVIEW\)](#)
- Define the procedure for an address change [\(REVIEW\)](#)
- Define the procedure for reporting lost/stolen cards [\(REVIEW\)](#)
- Define Mission Critical status [\(REVIEW\)](#)

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You have now completed Lesson 5, Part I. When you complete the entire course, you will be tested on the objectives shown here and those of the other lessons. Before moving on, read these objectives one more time. You can click the word (REVIEW) to go back to the appropriate slide. Then click the “return” arrow button in the navigation toolbar to come back to this objectives review slide.

When you are confident you know the material, click the forward arrow to continue.

DON GTCC Cardholder Certification Course

## Lesson 5, Part I

# Problem Solving



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Congratulations! You have completed Lesson 5, Part I of your Travel Card Cardholder Training. Close this lesson and return to the main menu by clicking on the “HOME” button in the navigation toolbar. In the main menu, click on Lesson 5, Part II to complete your training.

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## Lesson 5, Part II

# Problem Solving



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This is Lesson 5, part 2 of the Travel Card Cardholder course. Most notably, this is the last lesson of the course. When you complete this lesson, you can take your certification test and print your certificate of completion.

Click the forward arrow to review this lessons objectives.

## Lesson 5 Learning Objectives

Upon successful completion of this lesson, you will be able to:

- State payment options
- Define Identity Theft
- Recognize credit card scams
- State tips to help prevent identity theft and credit card scams
- Discuss Unused Commercial Travel Tickets



These are the five remaining objectives of this course. Read then over now and then click the forward arrow when you are ready to continue.

## Reduced Payment Plan (RPP)

- Payment agreement between Cardholder and Bank
- Available to Cardholder *before Salary Offset* initiation
- Written agreement required
- Travel Card account suspended/deactivated

Contractual Agreement



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If your account becomes delinquent, the bank can recoup its money by using Salary Offset. However, there are steps you can take to prevent Salary Offset and the cancellation of your card. The Reduced Payment Plan is one of these alternatives; it is an agreement between the Cardholder and the Bank. Choosing this option allows you to make payments on the delinquent amount and prevents your account from going into Salary Offset.

This option is available anytime before Salary Offset takes place and requires a written agreement. During the time of Reduced Payment Plan, your Travel Card is suspended and the account deactivated.

If you default on your Reduced Payment Plan at any time, your card will be cancelled and your account will immediately go into Salary Offset.

Please click the forward arrow to see the details of the Salary Offset process.

## Salary Offset

- Due Process Notification Letter at 90 days delinquent
- Payment or payment arrangements must be made within 30 days of notification letter
- Travel Card cancelled and not reinstated

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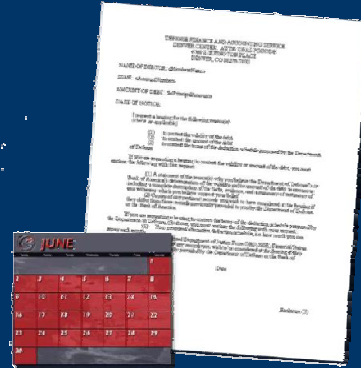


Please remember, if your account is 90 days delinquent, the Bank sends you a Due Process Notification Letter. If the account is not paid in full or payment arrangements are not made within 30 days of the date of the letter, Salary Offset goes into effect. Your Travel Card is cancelled and will NOT be reinstated.

Please click the forward arrow to continue.

# Salary Offset Dispute Process

- Petition for a hearing to dispute:
  - Validity or amount of debt
  - Proposed offset schedule
- Hearing request temporarily suspends Salary Offset
- Request must be filed within 30 days of Due Process Notification Letter



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Once Salary Offset is initiated, you may dispute the validity or amount of the debt, or the proposed Salary Offset schedule through a process that the Bank provides. This dispute process begins when you receive a Due Process Notification Letter for a delinquent account.

If you request a hearing, Salary Offset is temporarily suspended. A request for a hearing must be filed within 30 days of the Due Process Notification Letter.

Please click the forward arrow to discuss two other cardholder concerns, namely, Identity Theft and Credit Card Scams.

# Identity Theft and Scams

## Identity Theft

Fraudulent use of another person's personal information to commit theft

## E-mail Spoof or "Phishing"

Misrepresenting an e-mail to look like it came from a legitimate organization or person



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Attempted identity theft and e-mail spoofs occur frequently.

Identity theft is the fraudulent use of another's personal information to commit theft. This is more than our traditional view of fraud in which the scammer uses another person's credit card to make an unauthorized purchase. It is a much larger problem because a person's *identity* has been stolen to commit a crime.

An e-mail spoof is the process of misrepresenting an e-mail to make it look like it came from a legitimate organization or person, such as a bank. The usual goal of the e-mail is to mislead the recipient into providing personal and sensitive information, for example, their social security number or credit card account number. This is also known as "phishing".

Please click the forward arrow to continue.

# Credit Card Scams

- Credit Card Scam Goals
  - Obtain credit card numbers
  - e-mails for future scams
- What should you do?
  - Do not give out any information
  - Contact your APC to advise of the scam attempt
  - Notify bank at the 800 number on the back off the card

## Think about it!

Your bank already has your account information, they wouldn't be asking you for it!

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Credit card scams have been around as long as credit cards but the Internet and e-mail have allowed them to reach a larger audience. Most credit card email scams have two goals: to obtain valid credit card numbers and to harvest e-mail address for future scams. These e-mails look authentic and can easily trick unsuspecting users into divulging their credit card numbers, bank account information, and enough personal information to commit everything from credit card fraud to identity theft. These scams can also occur by telephone with someone calling and claiming to be the from bank.

If you receive an e-mail or phone call requesting information about your Travel Card, do not provide any information. The bank already has this information and would not request it from you. Notify your APC immediately of the scam attempt and call the bank at the 800 number on the back of your card.

Click the forward arrow to continue.

## *Tips to Help Prevent* **Identity Theft & E-mail Spoofs**

- Safeguard your credit
  - Keep a list of your credit card numbers in a safe place along with the contact numbers/addresses
  - Review your credit reports regularly
- Protect your cards
  - Sign new and reissued cards immediately
  - Always notify your bank and credit card companies of address and phone number changes
  - Store your cards in a safe place
  - Report lost/stolen cards immediately
  - Never leave your card as a security deposit
  - Close inactive accounts

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The next three slides provide some tips to help prevent identity theft and having your e-mail spoofed.

First, be sure to safe guard your credit. Keep a list of your credit card numbers and contact numbers and addresses in a safe place. Review your credit reports regularly to look for anything unusual.

Second, protect not only your Travel Card, but also your personal cards. Sign new or reissued card immediately upon receipt. Always notify your bank and credit card companies of address and phone number changes. Be sure to store your cards in a safe place and report lost or stolen cards immediately. Never leave your card as a security deposit and close any inactive accounts.

Click the forward arrow to continue.

## *Tips to Help Prevent* **Identity Theft & E-mail Spoofs**

- Keep your personal information personal
  - Never give your social security number or credit card account number to an unsolicited caller
  - Do not leave ATM receipts at ATM's, gas pumps, etc.
  - Never let your credit card account number be written on a check or other documents
  - Tear or shred your credit card receipts
  - Do not throw personal info in public trash containers
  - Keep you passwords in a secure location
  - Don't carry your social security card with you

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Continuing with the tips - keep your Personal information PERSONAL. Never give your social security number or credit card account number to an unsolicited caller. Do not leave receipts at ATM, gas pumps or any other location where they might be picked up by someone else. Never let your credit card number be written on a check or other document. Do not throw personal information in public trash containers, keep passwords in a secure location and, don't carry your social security card with you.

Click the forward arrow to continue with more tips.

## *Tips to Help Prevent* **Identity Theft & E-mail Spoofs**

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- Secure your computer
  - Do not download files from strangers
  - Use a secured browser
  - Delete personal information if you dispose of your computer
  - Review the privacy policies of the websites you visit and confirm if data is shared with third parties before you submit any of your personal information

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Here is our final group of identity theft prevention tips. Keep your computer secure and do not download files from strangers. Always use a secured browser and delete any personal information before disposing of an old computer. You should always review the privacy policies of the websites you visit to confirm if data is shared with third parties BEFORE you submit any personal information.

This concludes our list of tips to prevent identity theft and victimization by email spoofs. Click the forward arrow to continue.

## *What to do with* **Unused Commercial Travel Tickets**

- Cancelled & Processed for Refund
- Paper Tickets Are “Live Documents” and Cannot Be Processed for Credit Until Physically Turned in
- Includes Partial Tickets Exchanged for Less Costly Tickets
- Traveler and Authorizing Official’s Responsibility to Ensure Tickets Are Processed for Refund
- All Travelers Are Expected to Be Good Stewards of the Taxpayer Dollars

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Our final topic is what to do with unused commercial travel tickets. Any tickets purchased on a Travel Card account for official travel that are not used must be cancelled and processed for refund. Travelers, Authorizing Officials and Resource Managers are responsible for ensuring unused tickets are processed for refund to the government. Paper tickets are considered “live documents” and cannot be processed for credit until the document is physically turned in to the appropriate authority for credit.

The necessary steps must be taken so that all unused tickets, both electronic and paper, are processed for refund. This applies whether the ticket is partially or completely unused. This also includes any partial tickets that may have been exchanged for a less costly ticket for the convenience of the traveler. For cancelled trips, it is the traveler and authorizing official’s responsibility to ensure the commercial tickets are processed for refund.

Please click the forward arrow to continue.

## Review of Objectives

You should now be able to:

- State payment options [\(REVIEW\)](#)
- Define Identity Theft [\(REVIEW\)](#)
- Recognize credit card scams [\(REVIEW\)](#)
- State tips to help prevent identity theft and credit card scams [\(REVIEW\)](#)
- Discuss Unused Commercial Travel Tickets [\(REVIEW\)](#)

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You have now completed Lesson 5 part 2 of the Travel Card Cardholder course. This is the final lesson of the course and you are now ready to take your certification test and print your Certificate of Completion. Before moving on to the test, review these objectives one more time.

When you are confident you know the material, click the forward arrow to continue.

DON GTCC Cardholder Certification Course

## Lesson 5, Part II

# Problem Solving



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Congratulations! You have completed the DON GTCC Cardholder Certification course. You are now ready to take the certification test. Upon successful completion of the test, you will be able to print your Certificate of Completion.

Click on the “Home” page button in the navigation toolbar to close this lesson and return to the Main Menu. On the main menu, click the link to the Certification Test.

Good Luck!